

## HACKERS BRIEF

from CyberWyoming

### FAKE PAYPAL TEXT REPORTED BY LARAMIE CITIZEN

If you receive a text saying "(PayPal.com) Your account has been limited. Log in and take the steps requested > http://erawanbikes.com/pay-pal-verify.php" a Laramie citizen wants you to know that it is fake. *CyberWyoming Note: When we tried to look up erawanbikes.com to see if it was real and being impersonated, our antivirus software stopped us claiming it was a malicious site.*

### AMAZON DOESN'T SEND INVOICES THROUGH GMAIL

A Sheridan citizen reported an Amazon impersonation email with the subject line of "Your order has been shipped" from a Gmail address spoofed as "Purchase Information". The dead giveaways on the email were the reversal of the day and month, bold type, and odd capitalization. Do not call the number to cancel or modify the fake order.

### THE HACKER'S BRIEF IS INTERNATIONAL

A concerned and interested citizen of Albania has started printing the scams seen in his community and reporting them to the CyberWyoming Alliance. These scams are similar to many seen in our community, including

- Dying widow scams that ask for help with charitable investments while quoting the Bible, usually from a Gmail address.
- Powerball lottery winner impersonation scam saying the new winner would like to donate to lucky people and charities.
- Help me get my money out of Russia (or Ukraine) scams. (These are usually money laundering scams or scams to get money from you to help 'move the funds'.)

### AVOID A SCAMMER'S MONEY GRAB DURING OLDER AMERICANS MONTH

Elderly Americans are a prime target for scammers. Because May is Older Americans Month, the FTC partnered to help older Americans recognize scams. Some of the biggest signs of an internet scam are wiring money, paying with gift cards or cryptocurrency, and mimicking the government agencies. These scams are targeted toward older Americans and recognizing these tactics is the best step towards keeping your money in your wallet.

### ANTIVIRUS RACKET

If you think paying for Internet security is already expensive, how will you feel when you get an email saying you just paid \$280 for antivirus protection supposedly called "geek squad"? There is a legit outfit called Geek Squad (operated by Best Buy) but it's nothing to do with them. This email contains a phone number you're presumably supposed to call if you dispute the charge. We all know what likely happens next -- you'll be asked to provide personal banking details or other information. Just delete it. *Brought to you by Scambusters.org.*

### PIG BUTCHERING ISN'T JUST FOR SWINE

According to Scambusters.org, a new scam called pig butchering starts as a romance scam on a dating website or via social media. The crook presents themselves as good-looking, wealthy, and they never ask for money. Instead the crook mentions profits & losses they are making in cryptocurrency trading, slipping in comments throughout the conversation. Eventually, the victim asks about the crook's investment strategy and the crook leads the victim to a very convincing cryptocurrency website that even shows gains in the investment. But when the victim tries to make a withdrawal, they are given excuses.

### INSTAGRAM "SUSPENSION"

If you're an Instagram user, don't be taken in by a new fake warning that you've violated copyright in one of your posts. The text or email says your account will be suspended unless you want to dispute it. A link in the message takes you to a realistic looking site where you're asked to sign on and provide other personal information. Just don't. Instagram doesn't do this. *Brought to you by scambusters.org.*

### THE FTC ENCOURAGES YOU TO REJECT A JOB OR MONEY-MAKING SCAM OFFER

Unemployment scams include fake jobs, business opportunities, or business coaching. Job scams are when fraudsters post fake and once people apply for the job, the scammers require an application to steal your personal information, interview you, may require you to pay for a background check up front (to be reimbursed with your first paycheck), and may even send you a fake check to deposit. Fake business opportunities are often in the form of pyramid schemes where they 'employ' you to sell products, require you to buy the products, and recruit others to do the same. Unless you can convince others to sign up, you are left with expensive products that you may not be able to afford. Business coaching scams, where people pretend to be professionals that help with the success of a business, often require payments for training and consulting. It is always better to go to your local economic development agency like the SBDC, Wyoming Manufacturing Works, or the Wyoming Women's Business Center, free programs that offer the same services in a proven format.

### Other ways to report a scam:

- Better Business Bureau Scam Tracker: [www.bbb.org/scam-tracker/us/reportscam](http://www.bbb.org/scam-tracker/us/reportscam)
- File a complaint with the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint)
- Report your scam to the FBI at <https://www.ic3.gov/complaint>
- Reported unwanted calls to the Federal Trade Commission's Do Not Call Registration. Online at <https://complaints.donotcall.gov/complaint/complaintcheck.aspx> or call 1-888-382-1222, option 3
- Office of the Inspector General: <https://oig.ssa.gov/>
- AARP Fraud Watch Network (any age welcome) Helpline 877-908-3360
- IRS: report email scams impersonating the IRS to [phishing@irs.gov](mailto:phishing@irs.gov)
- Call the Wyoming Senior Medicare Patrol (SMP) for assistance with potential Medicare fraud, abuse, or errors at 800 856-4398

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### GUEST COLUMN

# The power of a micro moment

There are a lot of reasons to be down these days; international conflict, COVID "hangover," staffing shortages to name a few. Yet, the No. 1 cause that brings me down is the negativity I have experienced from other people I encounter daily. Not necessarily negativity from my closest relationships — although that has also had its edgier moments — but rather with community members I see in passing or briefly interact with in stores, parking lots or elsewhere in daily life.



ELISABETH CASSIDAY

I recently got to thinking about how easily I am influenced by these very short interactions. My immediate reaction was, "Why have people gotten so mean?" And then I think, "Have I gotten so mean?!" Either way I cut it, the few seconds of negativity in those moments were starting to have a significant impact on the rest of the hours in my day.

This got me thinking about the power such very short interactions can have and how I might I reframe my experiences. I remember reading once that people who had lots of microconnections, also known as acquaintances, experienced better health and reported less feelings of stress and loneliness.

As I dug further into this idea that acquaintances are good for our health, I found a whole field of study that has emerged around "micro moments of connection," which is to say, a short, positive interaction between two people. Like microconnections, the previous nature or depth of the relationship



COURTESY PHOTO | ADOBE STOCK

There are a lot of things out of our control right now, columnist Elisabeth Cassiday said, but micro moments of connection are always only a pause and a smile away.

is not important in micro moments. What is important is the full focus of being present in a moment of connection; making eye contact, smiling and responding kindly and authentically.

Here is an example of a micro moment: two drivers meet in traffic with one trying to turn left in busy traffic, and the other driver stopping to allow the turn. The first driver makes direct eye contact and mouths "thank you" followed by a huge smile and wave. The second driver responds with shared eye contact and a smile while mouthing "you are welcome." This scenario may only take 5 seconds or less but can brighten up both people's day.

These quick positive interactions do not produce as powerful of a feeling to be defined as love but it does create a strong blissful feeling called "pos-

itivity resonance." I love this word. Positivity that resonates, and as I interpret, follows us through our day resonating joy and leading to more micro moments of connection. It's like a pay it forward movement without even buying someone a coffee!

Researchers have found a good micro moment of connection can lead to better physical health and even help you live longer. But for me, it comes down to a better today. Every time I smile at a stranger and receive a glowing smile back, or I copy a toddler's expressions in a stroller, my day is better. There are a lot of things out of our control right now, but micro moments of connection are always only a pause and a smile away.

ELISABETH CASSIDAY is executive director of Sheridan County YMCA.

# Dealing with death? There's an app for that

BY LIZ WESTON  
NERDWALLET

Before the pandemic, entrepreneurs Liz Eddy and Alyssa Ruderman had trouble getting venture capitalists to invest in their end-of-life planning app Lantern. Potential business partners were skeptical as well.

"We would hear, 'Oh, this is really a niche issue,' which I think is pretty hilarious," Eddy said. "Death is quite literally the only thing on the planet that affects every single person."

The past two years have highlighted the importance of such preparation, even for younger people. Abigail Henson, a 31-year-old college professor in Phoenix, said she started using Lantern about 18 months ago to plan her funeral, tell her executor where to find her passwords and explain what she

wanted to be done with her social media accounts.

"I'm a planner, and I have control issues, so the idea of being able to have a say in what happens following my passing was appealing," Henson said.

Planning for death and navigating life after a loss can be difficult, complex and sometimes expensive. However, several apps — including Lantern, Cake, Empathy and Everplans, among others — promise to help.

### HOW DEATH-PLANNING APPS WORK

Death-planning apps typically have free tools for consumers, and most have additional, premium services available for a fee.

For example, Empathy's free offerings include checklists, articles and col-

laboration tools for family members dealing with a death. Those who pay a subscription fee of \$8.99 a month or \$64.99 per year can access a document vault and automated tools to close accounts. Subscribers also get around-the-clock access to "care specialists" who can answer questions and help users search for specialized advisers, such as attorneys or tax pros.

Everplans, a document-storage site and app, offers a free trial followed by an annual \$75 subscription fee.

Lantern's free offerings include basic preplanning tools, an after-loss checklist, document storage and collaboration tools. A one-time \$149 fee provides access to more resources and the ability to create additional plans.

Cake's free features include end-of-life planning, online memorials, a post-loss checklist and document storage.

A \$96 annual subscription buys unlimited storage, a legal online will and one-on-one consultations with the app's support team, said Suelin Chen, Cake's co-founder.

Some apps partner with employers, insurers, banks and other companies that provide the app's features to employees or customers as a benefit. The apps also may earn referral fees for connecting users with service providers. Lantern has a "Funeralocity" tool to search for funeral homes, for instance, and Cake partners with Eterneva, which turns cremated remains into diamonds.

### PLAN AT YOUR OWN PACE

Henson said she chose Lantern because she wanted a digital solution that allowed her to complete preplanning tasks at her own pace and share them online with trusted people. That

felt more manageable than tackling estate planning all at once and storing the documents in a locked filing cabinet, which is what her mother has done, Henson said.

"It can be really overwhelming to think about it in one sitting, but the idea that every once in a while you can pop in and add more is helpful," Henson said.

People shouldn't rely on apps to do all their estate planning, said certified financial planner and physician Carolyn McClanahan of Jacksonville, Florida. Wills and trusts, for example, are tricky to draft and best done by experienced attorneys, she said.

But McClanahan likes apps that help with tasks such as funeral instructions, advanced care directives, pet care plans and obituary drafts.

"Anything that can get people to start thinking about planning for end of life is good," McClanahan said.

### THINKING ABOUT YOUR LEGACY

Planning for your death can be a tremendous gift to the people you leave behind, sparing them confusion and stress.

But dealing with death's aftermath can still be a heavy load, made even more complicated by grief.

Families often spend thousands of dollars and hundreds of hours on post-death tasks, said Ron Gura, Empathy's co-founder and CEO.

Those chores can include arranging the funeral, probating the estate, closing accounts, canceling services and dealing with various government agencies, including Social Security and the IRS. Apps allow people to answer a few questions and get personalized advice.

**DINING ROOM HOURS:**  
Monday-Friday • 8:00 a.m.-4:00 p.m.

**BREAKFAST**  
7:00-9:00 a.m.

**LUNCH**  
11:30 a.m.-1:00 p.m.

**Entrée choice or soup/salad. Entrée only offered for home delivered meals.**

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| <b>TUESDAY, MAY 10</b><br>Sloppy Joes<br>Roast potato wedges<br>Roasted cauliflower<br>Brownies          | <b>WEDNESDAY, MAY 11</b><br>Chicken cordon bleu<br>Creamy risotto<br>Green beans<br>Fruit          | <b>THURSDAY, MAY 12</b><br>Chili<br>Cinnamon rolls<br>Broccoli<br>Mixed berries and cream                                   |
| <b>FRIDAY, MAY 13</b><br>Swedish meatballs<br>Egg noodles<br>Steamed beets<br>Roll<br>Rocky Road pudding | <b>SATURDAY, MAY 14</b><br>Breaded pork chops<br>Mashed potatoes and gravy<br>Broccoli<br>Ambrosia | <b>SUNDAY, MAY 15</b><br>Chicken alfredo fettuccini<br>Green beans<br>Garlic bread<br>Garden salad<br>Chocolate chip cookie |

**MONDAY, MAY 16**  
Lemon garlic chicken  
Mashed potato and gravy  
Broccoli  
Fruit

**Renew your registration now! Updates are subject to change.**

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Home delivered meals: 307-672-6079  
Loan closet: 307-672-1769  
Support center: 307-675-4954

Housing: 307-675-4957  
Fun and wellness: 307-675-4952  
Help at Home services: 307-675-1978  
Day Break adult care services: 307-674-496